## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE.

Inventor:	CARRAGHER, Philip, et al.	)
Title:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING	Dereifs and Transmission   Iburely certify that this corresponders is being faccionile transmitted to the USFTO at Fax No. 571-272-830, filed electronically via the USFTO EFS whether, or deposited with the United States Potata Service with sufficient postage as fired class mail in an envelope addressed to the Commission for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date indicated below.
Serial No:	09/669,196	
Confirm. No:	2986	
Filing Date:	September 25, 2000	
Art Unit:	3691	
Examiner:	Gregory Johnson	_
Commissioner for Patents United States Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450		

## COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

A statement of reasons for allowance was set forth in the Notice of Allowance mailed October 11, 2011 in connection with the above-identified application.

While Applicant agrees that the pending claims are allowable because the prior art of record neither discloses, teaches, nor suggests all of the elements of the claims, Applicant submits that the invention as claimed in each of the claims and as described in the present application is patentable over the art of record for reasons in addition to those listed in the Examiner's statement. The language of the claims as allowed defines the invention and the language in the Examiner's statement should not be construed as limiting the claims in any manner. Accordingly, the Applicant reserves the right to pursue claims of different scope that those present in the present application.

S/N 09/669,196 PATENT

This statement commenting on the reasons for allowance is submitted timely, no later than payment of the issue fee.

Respectfully submitted,

Dated this 17th day of October, 2011.

/John R Linzer #56,972/

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